

<b>UNITED STATES BANKRUPTCY COURT</b> District of NEW JERSEY, CAMDEN, Division		<b>VOLUNTARY PETITION</b>
Name of Debtor (if Individual, enter Last, First, Middle) <b>Baylor, Chantze D.</b>		
Name of the Joint Debtor (Spouse) (Last, First, Middle)		
All Other Names used by the Debtor in last 8 years (Include married, maiden and trade names) <b>Chantze Bedford</b>		
All Other Names used by the Joint Debtor in last 8 years (Include married, maiden and trade names)		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No. <b>000-00-5327</b>		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No. <b>000-00-0000</b>		
Street Address of Debtor (No. & street, city, state, zip) <b>2218 Barid Boulevard</b>  <b>Camden</b> NJ 08105		
Street Address of Debtor (No. & street, city, state, zip)		
County of Residence of Debtor or Principal Place of Business <b>Camden</b>		
County of Residence of Debtor or Principal Place of Business		
Mailing Address of the Debtor (if different from street address)		
Mailing Address of the Debtor (if different from street address)		
Location of Principal Asset of Business Debtor (if different from street address above:)		
Location of Principal Asset of Business Debtor (if different from street address above:)		
<b>Type of Debtor (Form Organization)</b> (Check one box) <input checked="" type="radio"/> Individual (includes Joint Debtors) <i>See Exhibit D on pg 2 of this form</i> <input type="radio"/> Corporation (includes LLC and LLP) <input type="radio"/> Partnership <input type="radio"/> Other (If the debtor is not of the above entities, check this box, provide information requested.)	<b>Nature of Business</b> (Check all applicable boxes) <input type="radio"/> Health Care Business <input checked="" type="radio"/> Single Asset Real Estate as defined in 11 USC 101 (51B) <input type="radio"/> Railroad <input type="radio"/> Stockbroker <input type="radio"/> Commodity Broker <input type="radio"/> Clearing Bank <input type="radio"/> Other	<b>Chapter or Section of Bankruptcy Code Under which the Petition is Filed</b> (Check one box) <input checked="" type="radio"/> 7 Liquidation <input type="radio"/> 9 Municipal <input type="radio"/> 11 Reorganization <input type="radio"/> 12 Farmer <input type="radio"/> 13 Debt Adjustment <input type="radio"/> Chapter 15 Petition for Reorganization of a Foreign Main Proceeding <input checked="" type="radio"/> Chapter 15 Petition for Reorganization of a Foreign Nonmain Proceeding
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests: Each country proceedings pending:	<b>Tax Exempt Entity</b> <input type="checkbox"/> Debtor is tax-exempt Title 26 Organization (the Internal Revenue Code)	<b>Nature of Debts</b> <input type="radio"/> Primarily Business Debts <input checked="" type="radio"/> Primarily Consumer (11 USC 101(8))
<b>Filing Fee (Check one box)</b> <input checked="" type="radio"/> Full Filing Fee Attached <input type="radio"/> Filing fee to be paid in installments. See Official Form 3A <input type="radio"/> Full Filing waiver requested. See Official Form 3B		
<b>Chapter 11 Debtors</b> Check one box <input type="checkbox"/> Debtor is a small business defined 11 U.S.C. Sec.101(51D) <input type="checkbox"/> Debtor is not a small business as defined in 11 U.S.C. Sec.101(51D) Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,490,925 ----- Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptance of plan was solicited 11 U.S.C. 1126(b).		
Statistical/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be No funds available for distribution to unsecured creditors.		COURT  USE  ONLY
Estimated Number of Creditors 1-49 50-99 100-199 200-999 1000-5000 5001-10000 10001 - 25000 25001-50000 50001- 100000 > 100000 <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
Estimated Assets \$0 to \$50,001 to \$100,001 to 500,001 to 1,000,001 to 10,000,001 to 50,000,001 to 100,000,001 to 500,000,001 > 1 Billion <input type="checkbox"/> \$50,000 <input checked="" type="checkbox"/> \$100,000 <input type="checkbox"/> \$ 500,000 <input type="checkbox"/> \$1Million <input type="checkbox"/> 10 Million <input type="checkbox"/> 50 Million <input type="checkbox"/> 100 Million <input type="checkbox"/> 500 Million <input type="checkbox"/> 1 Billion <input type="checkbox"/>		
Estimated Liabilities \$0 to \$50,001 to \$100,001 to 500,001 1,000,001 10,000,001 50,000,001 to 100,000,001 to 500,000,001 > 1 Billion <input type="checkbox"/> \$50,000 <input checked="" type="checkbox"/> \$100,000 <input type="checkbox"/> 500,000 <input type="checkbox"/> \$1Million <input type="checkbox"/> 10 million <input type="checkbox"/> 50 million <input type="checkbox"/> 100 Million <input type="checkbox"/> 500 Million <input type="checkbox"/> 1 Billion <input type="checkbox"/>		
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## Voluntary Petition

Debtor  
Baylor, Chantze D.

PRIOR BANKRUPTCY CASES FILED WITHIN LAST 8 YEARS (if more than one, attach additional sheet)

Location Where filed	NONE	Case Number:	Date filed:
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## PENDING BANKRUPTCY CASE FILED BY SPOUSE, PARTNER, OR AFFILIATE

Name of Debtor: District	Case Number: Relationship	Date filed: Judge:
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**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC 342(b)

/s/ Tamika N Wyche

Signature of Attorney

Date

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by debtor is attached and made part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made part of this petition.

**Information Regarding the Debtor (Check the Applicable Boxes)****Venue (Check any applicable box)**

☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Statement by a Debtor Who Resides as a Tenant of Residential Property****Check all applicable boxes.**

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

☐ Debtor certifies that he/she has served the Landlord with this certification (11 USC 362(1)).

## Signatures

<b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If the petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained & read the notice required by 11 U.S. C. 342(b). I request relief in accordance with the chapter of title 11 United States Code specified in this petition.  /s/ Chantze D. Baylor Date: 12/04/2013 Chantze D. Baylor  _____ Date:  _____ Telephone (if not represented by attorney)	<b>Signature of a Foreign Representative</b>  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11  Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A  <b>X</b> _____ (Signature of Foreign Representative)  _____ (Printed Name of Foreign Representative)  _____ Date
<b>Signature of Attorney*</b>  <b>X</b> /s/Tamika N Wyche Date: 12/04/2013 Tamika N Wyche TW2837 Address David Paul Daniels, A Prof. Corp. 3300 Federal Street Camden, NJ 08105 Telephone 856-338-0411  * In a case in which 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	<b>Signature of Non-Attorney Petition Preparer</b>  I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. Sec 110, that I prepared this document for compensation, and I have provided the debtor with a copy of this document.  _____ Printed Name of Bankruptcy Petition Preparer  _____ Social Security Number  _____ Address  Name and Social Security Number of all other individuals who prepared or assisted in preparing this document. If more than one person prepared this document, attach additional sheets confirming to the appropriate official form for each person.  _____ Signature of Authorized Individual Date: ____/____/____  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. sec.110; 18 U.S.C. sec.156.
<b>Signature of Debtor (Corporation/Partnership)</b> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.  _____ Signature of Authorized Individual  Printed Name of Authorized Individual  Title Of Authorized Individual Date: ____/____/____	

**United States Bankruptcy Court**

District of NEW JERSEY, CAMDEN, Division

re: Baylor, Chantze D.

Case #: \_\_\_\_\_

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature: /s/ Chantze D. Baylor  
Chantze D. Baylor

Date: 12/04/2013

# United States Bankruptcy Court

re: Baylor, Chantze D.

Case #: \_\_\_\_\_

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### **Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)**

- Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### **Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

- Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

# United States Bankruptcy Court

re: Baylor, Chantze D.

Case #: \_\_\_\_\_

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

### WARNING:

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial

\_\_\_\_\_  
Printed name and title, if any, of Bankruptcy Petition Preparer

### Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Signature: /s/ Baylor, Chantze D.

Baylor, Chantze D.

Baylor, Chantze D.

12/04/2013

\_\_\_\_\_  
Printed Name(s) of Debtor(s)

Signature: \_\_\_\_\_

Case No. (if known) \_\_\_\_\_

**United States Bankruptcy Court**

**District of NEW JERSEY, CAMDEN, Division**

re: Baylor, Chantze D.

Case #: \_\_\_\_\_

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (If more than one)
35,342	2011
36,178	2012
25,223	2013

**2. Income other than from employment or operation of business**

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

☒ **[ X ] NONE**

**3. Payment of creditors** *Complete a. or b., as appropriate, and c.*

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$6,225. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
--	----------------------	----------------	-----------------------

☒ [ X ] NONE

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
--	----------------------	----------------	-----------------------

☒ [ X ] NONE

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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☒ [ X ] NONE

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Dell Financial Services Eichenbaum & Stylianou, LLC P.O. Box 914, Paramus, NJ 07653	9/27/2013	Bank account 1,025

#### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	--------------------------------------

☒ [ X ] NONE



**6. Assignments and receiverships**

Document Page 9 of 36

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT  
OR SETTLEMENT

[ X ] NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF CUSTODIAN

NAME AND LOCATION OF  
COURT CASE TITLE &  
NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE  
OF PROPERTY

[ X ] NONE

**7. Gifts**

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON  
OR ORGANIZATION

RELATIONSHIP TO  
DEBTOR IF ANY

DATE OF  
GIFT

DESCRIPTION AND  
VALUE OF GIFT

[ X ] NONE

**8. Losses**

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE  
OF PROPERTY

DESCRIPTION OR CIRCUMSTANCES AND, IF  
LOSS WAS COVERED IN WHOLE OR PART BY  
INSURANCE, GIVE PARTICULARS

DATE OF  
LOSS

[ X ] NONE

**9. Payments related to debt counseling or bankruptcy**

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF  
PAYEE

DATE OF PAYMENT  
NAME OR PAYOR IF  
OTHER THAN DEBTOR

AMOUNT OF MONEY OR  
DESCRIPTION AND  
VALUE OF PROPERTY

David Daniels, PA

11/26/2013

300

**10. Other transfers**

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE  
RELATIONSHIP TO DEBTOR

DATE

DESCRIBED PROPERTY TRANSFERRED  
AND VALUE RECEIVED

[ X ] NONE

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME AND ADDRESS OF TRANSFEREE RELATIONSHIP TO DEBTOR	DATE	DESCRIBED PROPERTY TRANSFERRED AND VALUE RECEIVED
--	------	--

☒ NONE

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
TD Bank Cherry Hill, NJ	Checking 7856370684 0	0 10/01/2013

#### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR DEPOSITORY	NAME AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER IF ANY
---	--	----------------------------	---

☒ NONE

#### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
---------------------------------	----------------	------------------

☒ NONE

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
------------------------------	--------------------------------------	----------------------

☒ NONE

#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATE OF OCCUPANCY
---------	-----------	-------------------

☒ NONE

**16. Spouses and Former Spouses****Document Page 11 of 36**

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

☒ **[ X ] NONE****17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENT UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	-------------------------------------	----------------	-------------------

☒ **[ X ] NONE**

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENT UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	-------------------------------------	----------------	-------------------

☒ **[ X ] NONE**

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENT UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
-------------------------------------	---------------	-----------------------

☒ **[ X ] NONE****18. Nature, location and name of business**

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case. If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case. If the debtor is a corporation, list the names,

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINING AND ENDING DATES
------	----------------------	---------	--------------------	---------------------------

☒ **[ X ] NONE**

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINING AND ENDING DATES
------	----------------------	---------	--------------------	---------------------------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

---

**19. Books, records and financial statement**

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

[ X ] NONE

---

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

[ X ] NONE

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c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

[ X ] NONE

---

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

[ X ] NONE

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**20. Inventories**

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

[ X ] NONE

---

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

[ X ] NONE

---

**21 . Current Partners, Officers, Directors and Sharehol**

If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

[ X ] NONE

If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

☒ [ X ] NONE

---

**22 . Former partners, officers, directors and shareholder**

If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

☒ [ X ] NONE

---

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

☒ [ X ] NONE

---

**23 . Withdrawals from a partnership or distributions by**

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

☒ [ X ] NONE

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**24. Tax Consolidation Group.**

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

☒ [ X ] NONE

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**25. Pension Funds.**

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

☒ [ X ] NONE

re: Baylor, Chantze D.

Case #: \_\_\_\_\_

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: 12/04/2013

/s/ Chantze D. Baylor

Chantze D. Baylor

Date:

\_\_\_\_\_

*Penalty for making a false statement or concealing property:*

Fine of up to \$500,000 or imprisonment for up to 5 years or both.

18 U.S.C. Sec (152) (3371)

## United States Bankruptcy Court

District of NEW JERSEY, CAMDEN, Division

re: Baylor, Chantze D.

Case #: \_\_\_\_\_

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities. Individual debtor must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

Name of Schedule	Attached (Yes/No)	Number Sheets	Assets	Liabilities	Other
A-Real Property	Y	1	\$40,000.00		
B-Personal Property	Y	2	\$15,937.00		
C-Property Claimed as Exempt	Y	1			
D-Creditors Holding Secured Claims	Y	1		\$46,732.00	
E-Creditors Holding Unsecured Priority Claims	Y	1		\$0.00	
F-Creditors Holding Unsecured Non-Priority Claims	Y	1		\$29,196.00	
G-Executory Contracts & Unexpired Leases	Y	1			
H-Codebtors	Y	1			
I-Current Income of Individual Debtors	Y	1			\$3,504.07
J-Current Expenditures of Individual Debtors	Y	1			\$3,503.54
Total Number of Sheets of All Schedules		11			
Total of Assets			\$55,937.00		
Total of Liabilities				\$75,928.00	

## United States Bankruptcy Court

District of NEW JERSEY, CAMDEN, Division

re: Baylor, Chantze D.

Case #:

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**The information is for statistical purposes only under 28 U.S.C. § 159.**

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, & Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
Total	\$0.00

**State the following:**

Average Income (from Schedule I, line 16)	\$3,504.07
Average Expense (from Schedule J, line 18)	\$3,503.54
Current Monthly Income (From From 22A line 12; OR, Form 22B Line 11; OR, From 22C Line 20)	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY"		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY"	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY"		
4. Total from Schedule F		\$29,196.00
5. Total of non-priority unsecured debt (sum of 1, 3 and 4)		\$29,196.00



United States Bankruptcy Court  
District of NEW JERSEY, CAMDEN, Division

re: Baylor, Chantze D.

Case #:

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor Interest in Property and Equity	HWJCI	Current Value of Debtor's Interest in Property without Deducting any secured claim or Exemption	Amount of Secured Claim
RESIDENCE 2218 Barid Boulevard Memo 3 bedrooms, 1 bathroom	\$7,858.00	I	\$40,000.00	\$32,142.00

Total of all Real Property \$40,000.00  
(Report also on Summary of Schedules)

United States Bankruptcy Court

District of NEW JERSEY, CAMDEN, Division

re: Baylor, Chantze D.

Case #: \_\_\_\_\_

SCHEDULE B - PERSONAL PROPERTY

ID	Type of Property Location of Property	None	Description of Property	H W I C I	Current Value of Debtor's Interest in Property without De- ducting any secured claim or Exemption
01		None		N	
02	DEPOSITS AT BANK 2218 Barid Boulevard		PNC Bank - Checking	I	12.00
03	SECURITY DEPOSITS W /UTILITIES	None		N	
04	HOUSEHOLD GOODS 2218 Barid Boulevard		Furniture	I	200.00
05	BOOKS PICTURES, ETC.	None		N	
06	WEARING APPAREL 2218 Barid Boulevard		Clothing	I	100.00
07	FURS & JEWELRY 2218 Barid Boulevard		Wedding Band	I	700.00
08	FIREARMS & HOBBY EQUIPMENT	None		N	
09	INTEREST IN INSURANCE POLICIES	None		N	
10	ANNUITIES	None		N	
11	INTEREST IN EDUCATION IRA	None		N	
12	INTEREST IN IRA, ERISA, KEOGH	None		N	
13	STOCKS INCORPORATED BUSINESSES	None		N	
14	INTEREST IN PARTNERSHIP ETC.	None		N	

re: Baylor, Chantze D.

Case #: \_\_\_\_\_

15	GOVERNMENT, CORPORATE BONDS	None		N
16	ACCOUNTS RECEIVABLE	None		N
17	ALIMONY, MAINTENANCE, SUPPORT	None		N
18	OTHER LIQUIDATED DEBTS	None		N
19	EQUITABLE & FUTURE INTERESTS	None		N
20	CONT/NON-CONTINGENT INTERESTS	None		N
21	OTHER CONTINGENT, TAX REFUNDS 2218 Barid Boulevard	Income tax refund	I	1,500.00
22	PATENTS, COPYRIGHTS, ETC.	None		N
23	LICENCES, FRANCHISES, ETC.	None		N
24	CUSTOMER LISTS, OTHER COMPILE	None		N
25	AUTOMOBILES, TRUCKS, ETC. 2218 Barid Boulevard	2011 Nissan Altima	I	13,425.00
26	BOATS, MOTORS, ACCESSORIES	None		N
27	AIRCRAFT & ACCESSORIES	None		N
28	OFFICE EQPT., FURNISHING ETC.	None		N
29	MACHINERY, FIXTURES EQPT. ETC.	None		N
30	INVENTORY	None		N
31	ANIMALS	None		N

United States Bankruptcy Court

District of NEW JERSEY, CAMDEN, Division

re: Baylor, Chantze D.

Case #:

32	CROPS-GROWING OR HARVESTED	None	N
33	FARMING EQUIPMENT	None	N
34	FARM SUPPLIES, CHEMICALS, ETC.	None	N
35	OTHER PERSONAL PROP ANY KIND	None	N

Total of all Personal Property\$15,937.00

United States Bankruptcy Court

District of NEW JERSEY, CAMDEN, Division

re: Baylor, Chantze D.

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SCHEDULE

C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

☒ Check if debtor claims a homestead exemption that exceeds

☒ 11 USC Sec 522(b)(2)

\$155,675

☐ 11 USC Sec 522(b)(3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
RESIDENCE 3 bedrooms, 1 bathroom	11 USC 522(d)(1)	7,858.00	40,000.00
DEPOSITS AT BANK PNC Bank - Checking	11 USC 522(d)(5)	12.00	12.00
HOUSEHOLD GOODS Furniture	11 USC 522(d)(3)	200.00	200.00
WEARING APPAREL Clothing	11 USC 522(d)(5)	100.00	100.00
FURS & JEWELRY Wedding Band	11 USC 522(d)(4)	700.00	700.00
OTHER CONTINGENT, TAX REFUNDS Income tax refund	11 USC 522(d)(5)	1,500.00	1,500.00

Total Amount Claimed Exempt

\$10,370.00

United States Bankruptcy Court

District of NEW JERSEY, CAMDEN, Division

re: Baylor, Chantze D.

Case #:

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

[ ] Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Acct 5822	Amount of Claim	\$32,142.00
Name Bank Of America	Date Claim was Incurred	
P.O. Box 5170	<input type="checkbox"/> Co-Debtors	What for MORTGAGE
Simi Valley, CA 93062		Nature MORTGAGE
	Unsecured	
Collateral 2218 Baird Blvd.	Value	\$40,000.00
Memo	<input type="radio"/> Contingent <input checked="" type="radio"/> Unliquidated <input type="radio"/> Disputed	

  

Acct 9845	Amount of Claim	\$14,590.00
Name Santander Consumer USA	Date Claim was Incurred	
P.O. Box 25120	<input type="checkbox"/> Co-Debtors	What for CAR LOAN
Lehigh, PA 18002-5120		Nature AUTO
	Unsecured	\$1,165.00
Collateral 2011 Nissan Altima	Value	\$13,425.00
Memo	<input type="radio"/> Contingent <input checked="" type="radio"/> Unliquidated <input type="radio"/> Disputed	

  

Total Secured Debt	\$46,732.00
Total of Unsecured Portion of Debt	
Total Number of Secured Creditors	2

None of the above claims is contingent, disputed, unliquidated, subject to setoff, unless otherwise stated.

United States Bankruptcy Court  
District of NEW JERSEY, CAMDEN, Division

re: Baylor, Chantze D.

Case #:

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPE OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
- ☐ **Extentions of credit in an involuntary case** Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec 507(a)(3).
- ☐ **Wages, salaries, and commissions** Wages, salaries, and commissions, including vacation, severance and sick leave pay owing to employees, and commissions owing to qualifying independent sales representatives up to \$12,475 per person, earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec.507(a)(4).
- ☐ **Contributions to employee benefit plans** Money owned to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec.507(a)(4).
- ☐ **Certain farmers and fishermen** Claims of certain farmers and fisherman, up to \$5,775 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec.507(a)(5).
- ☐ **Deposits by individuals** Claims of individuals up to \$2,600 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec.507(a)(6).
- ☐ **Taxes and certain other debts owned to governmental units** Taxes, customs duties, and penalties owing of federal, state, and local governmental units as set forth in 11 U.S.C. Sec.507(a)(8).
- ☐ **Commitment to Maintain the Capital of an Insure Depository Institution** Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec 507(a)(9).
- ☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated** Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

## United States Bankruptcy Court

District of NEW JERSEY, CAMDEN, Division

re: Baylor, Chantze D.

Case #: \_\_\_\_\_

## SCHEDULE F - CREDITORS HOLDING UNSECURED CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Acct: 1950	Amount of Claim	\$841.00
Name: CACH LLC	Date Claim was Incurred	
370 17th Street, Ste 5000	What for	COLLECTIONS
Denver, CO 80202	Nature	INDIVIDUAL
		<input type="checkbox"/> CO-Debtors
Memo:	CUD	<input type="radio"/> Contingent <input type="radio"/> Unliquidated <input type="radio"/> Disputed
Acct: DC-13027-08; DJ-048421-10	Amount of Claim	\$17,923.48
Name: Calvalry Portfolio Services, LLC	Date Claim was Incurred	
C/O Schachter Portnoy, LLC	What for	WAGE EXECUTION
3490 U.S. Route 1	Nature	INDIVIDUAL
Princeton, NJ 08540		<input type="checkbox"/> CO-Debtors
Memo: Your File No. Z1201518	CUD	<input type="radio"/> Contingent <input type="radio"/> Unliquidated <input type="radio"/> Disputed
Acct: 9744	Amount of Claim	\$877.00
Name: Capital One	Date Claim was Incurred	
PO Box 5253	What for	COLLECTIONS
Carol Stream, IL 60197-5253	Nature	INDIVIDUAL
		<input type="checkbox"/> CO-Debtors
Memo:	CUD	<input type="radio"/> Contingent <input type="radio"/> Unliquidated <input type="radio"/> Disputed
Acct: 9437	Amount of Claim	\$861.69
Name: Captial One, N.A.	Date Claim was Incurred	
C/O Professional Recovery Services	What for	COLLECTIONS
P O Box 1880	Nature	INDIVIDUAL
Voorhees, NJ 08043		<input type="checkbox"/> CO-Debtors
Memo:	CUD	<input type="radio"/> Contingent <input type="radio"/> Unliquidated <input type="radio"/> Disputed
Acct: 2576	Amount of Claim	\$422.00
Name: Comcast Cherry Hill	Date Claim was Incurred	
C/O Eastern Account Systems	What for	COLLECTIONS
76 Glen Road, Ste 110	Nature	INDIVIDUAL
Sandy Hook, CT 06482		<input type="checkbox"/> CO-Debtors
Memo:	CUD	<input type="radio"/> Contingent <input type="radio"/> Unliquidated <input type="radio"/> Disputed
Acct: DC-012056-1	Amount of Claim	\$2,563.00
Name: Dell Financial Services	Date Claim was Incurred	
C/O DFS Customer Care Department	What for	JUDGMENT
P.O. Box 81577	Nature	INDIVIDUAL
Austin, TX 78708-1577		<input type="checkbox"/> CO-Debtors
Memo:	CUD	<input type="radio"/> Contingent <input type="radio"/> Unliquidated <input type="radio"/> Disputed



United States Bankruptcy Court

District of NEW JERSEY, CAMDEN, Division

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Case #: \_\_\_\_\_

Acct: 3966 Amount of Claim \$363.00  
Name: Fleet Bank NA Date Claim was Incurred  
4161 Piedmont Pkwy What for CONSUMER CREDIT  
Greensboro, NC 27410 Nature INDIVIDUAL  
☐ CO-Debtors  
Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: 8455 Amount of Claim \$50.00  
Name: NCO Fin/51 Date Claim was Incurred  
P.O. Box 13574 What for COLLECTIONS  
Philadelphia, PA 19101 Nature INDIVIDUAL  
☐ CO-Debtors  
Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: 65 860 015 01 Amount of Claim \$818.83  
Name: PSE & G Date Claim was Incurred  
P.O. Box 14444 What for UTILITY  
New Brunswick, NJ 08906-4104 Nature INDIVIDUAL  
☐ CO-Debtors  
Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: 0164 Amount of Claim \$4,476.00  
Name: WEBBANK/DFS Date Claim was Incurred  
1 Dell Way What for COLLECTIONS  
Round Rock, TX 78682 Nature INDIVIDUAL  
☐ CO-Debtors  
Memo: CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

None of the above claims is contingent, disputed, unliquidated, subject to  
setoff, unless otherwise stated.

Total Unsecured Debt \$29,196.00  
Total Number of Creditors 10

United States Bankruptcy Court

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re: Baylor, Chantze D.

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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

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SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

Name & address of Codebtor

Name & Address of Creditor

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## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Marital Status Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	<u>AGE</u> <u>RELATIONSHIP TO DEBTOR</u> 15 Daughter 8 Daughter 1 Son	
<u>EMPLOYMENT</u>	<u>DEBTOR</u>	<u>SPOUSE</u>
Occupation	Dental Asst.	
Name of Employer	Camcare	
Length of Employment	13 years	
Address of Employer	817 Federal Street Camden, NJ 08105	
INCOME: (Estimate of average or projected monthly income at the time case filed.)		
	Debtor	Spouse
1. Current monthly gross wages, salary, and commissions	2,240.96	1,902.59
2. Estimated Overtime	0.00	0.00
Subtotal	2,240.96	1,902.59
Less PAYROLL Deductions - (Information contained on Payroll stub)		
a. Withholding	436.48	203.00
b. Payroll Insurance	0.00	0.00
c. Credit Union	0.00	0.00
d. Union Due	0.00	0.00
e. Retirement	0.00	0.00
f. Other Deductions	0.00	0.00
Subtotal	\$436.48	\$203.00
TAKE HOME PAY	\$1,804.48	\$1,699.59
Other Income		
Business /Profession	0.00	0.00
Property	0.00	0.00
Interest	0.00	0.00
Social Security	0.00	0.00
Alimony for Debtor	0.00	0.00
Alimony for Dependents	0.00	0.00
Pension Plan	0.00	0.00
Other Income	0.00	0.00
Subtotal	0.00	0.00
Average Monthly Income		
COMBINED AVERAGE MONTHLY INCOME	\$3,504.07	\$1,804.48
		\$1,699.59
Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:		

re: Baylor, Chantze D.

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**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditure labeled "Spouse"

Rent / home mortgage pmt	<input checked="" type="checkbox"/>	Are real estate taxes included?	<input checked="" type="checkbox"/>	Is property insurance included?	423.00
Utilities Electricity		220.00			
Gas/Oil		0.00			
Water		50.00			
Telephone		280.00			
Cable		100.00			
Sewer		35.00			
Trash		0.00			
Others		0.00		TOTAL Utilities	685.00
Home Maintenance (Repair and Upkeep)		60.00			
Food		700.00			
Clothing		200.00			
Laundry and Cleaning		25.00			
Medical, dental and medicine (uninsured)		75.00			
Transportation (not including auto payments)		200.00			
Recreation, clubs and entertainment		85.00			
Charitable contributions		50.00		TOTAL Other Expense	1,395.00
Insurance (not deducted from wages or included in home mortgage payments)					
Homeowner's or Renter's		0.00			
Life		0.00			
Health		0.00			
Auto		230.00			
Other		0.00		TOTAL Insurance Expenses	230.00
Taxes (not deducted from wages or included in home mortgage payments)		0.00			
Installment payments: Auto		330.54			
Others		0.00			
		0.00			
Alimony, maintenance, or support payments		0.00			
Payments support of addl. dependents not living at home		0.00			
Regular expenses of business/profession/farm		0.00			
Education (Including tuition and school books)		0.00			
Newspapers, periodicals and books		0.00			
Child's day care expenses		400.00			
Emergency expenses		0.00			
Misc. Payments Pets		40.00			
		0.00		TOTAL Other Payments	770.54
TOTAL ESTIMATED CURRENT MONTHLY EXPENSES (Report also on Summary of Schedules) >>>>>>>>					\$3,503.54
A. Total projected monthly income			\$3,504.07		
B. Total projected monthly expenses			\$3,503.54		
C. EXCESS INCOME (A-B)			\$0.53		
D. Total Amount to be paid into plan each Month.			N/A		

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DECLARATION OF DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I Baylor, Chantze D. declare

Under the penalty of perjury that we have read the foregoing schedule and any attachment, consisting of 13 sheets (total shown on page plus 2), and that they are true and correct to the best of our knowledge, information and belief.

Date: 12/04/2013

Signature: /s/ Baylor, Chantze D.  
Baylor, Chantze D.

Date

Signature: \_\_\_\_\_

[ If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (see 11 U.S.C SEC 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title of the Bankruptcy Preparer

Social Security #  
(Required by 11 U.S.C. 110)

Address

Signature of Bankruptcy Preparer

Date

Name and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. Sec 156

DECLARATION UNDER PENALTY OF PERJURY OF A CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership ] of the \_\_\_\_\_ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date

Signature: \_\_\_\_\_

Print or type name of individual signing on behalf of debtor

[An individual signing on the behalf of a partnership or corporation must indicate position or relationship to debtor]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 yrs or both. 18 U.S.C. 152 and 3571

United States Bankruptcy Court  
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STATEMENT OF INTENTIONS

The Debtors intend to retain all property claimed exempt in Schedule C filed in this case.

**CREDITORS HOLDING SECURITY**

The Debtors intend the following with respect to the collateral that secures each claim of the Creditor(s) named below.

The performance of such intention will be accomplished within forty five (45) days of the date, of filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

[ ] None

Acct: 5822	Amount of Claim	32,142.00
Name: Bank Of America	Value	40,000.00
P.O. Box 5170	Unsecured Amount	0.00
Simi Valley, CA 93062	Date Claim was Incurred	
	Nature	
Whatfor MORTGAGE	Collateral: 2218 Baird Blvd.	
Memo:	Intention: RETAIN	
Acct: 9845	Amount of Claim	14,590.00
Name: Santander Consumer USA	Value	13,425.00
P.O. Box 25120	Unsecured Amount	1,165.00
Lehigh, PA 18002-5120	Date Claim was Incurred	
	Nature	
Whatfor CAR LOAN	Collateral: 2011 Nissan Altima	
Memo:	Intention: RETAIN	
	Total Secured Debt	46,732.00
	Total Number of Creditors	2

**United States Bankruptcy Court**

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STATEMENT OF INTENTIONS

UNSWORN DECLARATION UNDER PENALTY OF PERJURY OF INDIVIDUAL TO SCHEDULE OF CONSUMER DEBTS SECURED BY PROPERTY OF THE ESTATE AND NOTICE OF INTENTION.

We the undersigned Petitioners declare under the penalty of perjury that we have read the foregoing Notice of Intentions with respect to secured debts and that it is true and correct to the best of our knowledge and information and belief.

Signed : /s/ Chantze D. Baylor

**Chantze D. Baylor**



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## DISCLOSURE OF COMPENSATION

The undersigned certify the following pursuant to 11 U.S.C. 329(a) and Fed. Bankr. P. 2016(b)

1. The undersigned is the Attorney for the Debtors in this case.
2. The compensation paid or agreed to be paid by the Debtor to the undersigned is
 

\$1,500.00 plus filing fee and costs of	\$306.00
(a) for legal services rendered under paragraph 4,	
(b) within 12 months prior to filing this statement, Debtor has paid:	\$0.00
(c) the unpaid balance due and payable is	\$1,500.00
3. \$306.00 for the filing fee in this case has been paid.
4. **The services rendered or to be rendered include the following:**
  - (a) Analysis of the financial situation, and rendering advice and assistance to the Debtors in determining whether to file a petition under Title 11 of the United States Code.
  - (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the Court.
  - (c) Representation of the Debtors at the meeting of creditors and confirmation hearing and any adjourned hearings thereof.
5. The fee agreement between the Debtor(s) and the undersigned will control fees. The undersigned reserves the right to file supplemental fee applications on notice to all interested parties.
6. **Debtor(s) agree that the following services are not included in the above fee and shall be subject to and fixed by the order of the Court.**
  - (a) Any adversary proceedings and any other contested bankruptcy matter, including non-dischargeable.
  - (b) Costs related to credit reports, judgments searches, couriers, travel, extraordinary PACER charges or duplication costs.
  - (c) All motions.
  - (d) Challenge or avoidance of any proof of claim.
  - (e) Conversion of petition from or to chapter 7 or 13.
  - (f) Any amendment to add creditors.
  - (g) Notice of settlement of controversy
  - (h) Responses to audits or US Trustee objection to the case.
  - (i) Preparation or appearance at 2004 deposition.
  - (j) Application to employ professional(s).
7. The source of payments made by debtor to the undersigned was from the Debtor(s).  
The source of payments to be made by the debtor to the undersigned will be from the Debtor(s).
8. The undersigned has received no transfer, assignment or pledge of property except as herein stated.
9. The undersigned has not shared or agreed to share with any other person, other than with members of the undersigned's law firm, any compensation paid or to be paid.
10. The undersigned certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtors in this bankruptcy proceedings.

Signature: /s/ Tamika N Wyche  
Tamika N Wyche

Court ID TW2837

Executed on: 12/04/2013

Address David Paul Daniels, A Prof. Corp.  
3300 Federal Street  
Camden, NJ 08105

Tele: 856-338-0411

Bank Of America  
5822  
P.O. Box 5170  
Simi Valley, CA 93062

CACH LLC  
1950  
370 17th Street, Ste 5000  
Denver, CO 80202

Cach, LLC  
5863  
C/O Scott Lowery, P.C.  
5680 Greenwood Plz Blvd, Ste 500  
Greenwood Village, CO 80111

Calvalry Portfolio Services, LLC  
DC-13027-08; DJ-0484  
C/O Schachter Portnoy, LLC  
3490 U.S. Route 1  
Princeton, NJ 08540

Camden County Special Civil  
DJ-048421-10; DC-01  
101 S. 5th Street, Suite 670  
Camden, NJ 08103

Camden County Special Civil  
DC-01256-11  
101 S. 5th Street, Suite 670  
Camden, NJ 08103

Capital One  
9744  
PO Box 5253  
Carol Stream, IL 60197-5253

Captial One, N.A.  
9437  
C/O Professional Recovery Services  
P O Box 1880  
Voorhees, NJ 08043

Comcast Cherry Hill  
2576  
C/O Eastern Account Systems  
76 Glen Road, Ste 110  
Sandy Hook, CT 06482

Dell Financial Service, LLC  
DC-012056-11 E&S  
C/O Eichenbaum & Stylianou, LLC  
10 Forrest Avenue, P. O. Box 914  
Paramus, NJ 07653-0914

Dell Financial Services  
DC-012056-1  
C/O DFS Customer Care Department  
P.O. Box 81577  
Austin, TX 78708-1577

Fleet Bank NA  
3966  
4161 Piedmont Pkwy  
Greensboro, NC 27410

NCO Fin/51  
8455  
P.O. Box 13574  
Philadelphia, PA 19101

PSE & G  
65 860 015 01  
P.O. Box 14444  
New Brunswick, NJ 08906-4104

Santander Consumer USA  
9845  
P.O. Box 25120  
Lehigh, PA 18002-5120

WEBBANK/DFS  
0164  
1 Dell Way  
Round Rock, TX 78682